

In re:  
John Thomas Keenan  
Debtor

Case No. 19-13220-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Mar 21, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2024:

Recip ID	Recipient Name and Address
db	+ John Thomas Keenan, 5177 Foxcroft Drive, Schnecksville, PA 18078-2629
14326576	+ AFC First Financial, 1005 Brookside Rd., Allentown, PA 18106-9023
14326580	Capital One, PO Box 3021, Salt Lake City, UT 84130
14326585	+ Freedom Mortgage Corp, 1901 E Voorhees St., Ste C, Danville, IL 61834-4512
14415364	Freedom Mortgage Corporation, C/o Robert J. Davidow, Esq, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14647340	+ Freedom Mortgage Corporation, C/O Mario Hanyon, Brock and Scott, PLLC, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
14337808	+ Freedom Mortgage Corporation, c/o Rebecca A Solarz, Esquire, KML law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, Pa 19106-1541
14337176	+ Freedom Mortgage Corporation c/o Rebecca A. Solarz, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14326594	++ PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799 address filed with court., People First Federal Credit Union, 2141 Downyflake Lane, Allentown, PA 18103
14376192	+ Renew Financial II d/b/a AFC First Financial Corp, 1275 Glenlivet Dr Suite 310, Allentown, PA 18106-3108
14326596	+ Sharon Keenan, 5177 Foxcroft Drive, Schnecksville, PA 18078-2629
14327165	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14326603	+ US Dept. of Education/GL, 2401 International, PO Box 7859, Madison, WI 53707-7859
14326604	Wells Fargo/EFS, PO Box 5185, Sioux Falls, SD 57117

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 22 2024 00:40:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 22 2024 00:40:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14326577	^ MEBN	Mar 22 2024 00:33:17	Asset Recovery Solutions, LLC, 2200 Devon Ave #200, Des Plaines, IL 60018-4501
14326578	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 22 2024 00:39:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14347844	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 22 2024 00:40:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14326579	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 22 2024 00:40:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14326581	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 22 2024 00:50:14	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281

District/off: 0313-4

User: admin

Page 2 of 4

Date Rcvd: Mar 21, 2024

Form ID: 138OBJ

Total Noticed: 48

14326583	+ Email/PDF: creditonebknofications@resurgent.com	Mar 22 2024 00:39:17	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14326584	Email/Text: mrdiscen@discover.com	Mar 22 2024 00:40:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
14332099	Email/Text: mrdiscen@discover.com	Mar 22 2024 00:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14647341	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 22 2024 00:40:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14361984	Email/Text: Bankruptcy@Freedommortgage.com	Mar 22 2024 00:40:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14326587	^ MEBN	Mar 22 2024 00:33:21	KML Law Group, P.C., Suit 5000 BNY Mellon Indepence Cent, 701 Market St., Philadelphia, PA 19106-1541
14326586	+ Email/Text: bankruptcydept@kinecta.org	Mar 22 2024 00:40:00	Kinecta Federal Credit Union, PO Box 1003, Manhattan Beach, CA 90267-1003
14331818	Email/PDF: resurgentbknofications@resurgent.com	Mar 22 2024 00:50:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14326588	+ Email/Text: Documentfiling@lciinc.com	Mar 22 2024 00:40:00	Lending Club Corp., 71 Stevenson St., Ste. 300, San Francisco, CA 94105-2985
14326590	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 22 2024 00:50:28	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
14330045	Email/PDF: cbp@omf.com	Mar 22 2024 00:39:49	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14326592	+ Email/PDF: cbp@omf.com	Mar 22 2024 00:38:24	One Main, PO Box 1010, Evansville, IN 47706-1010
14362419	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2024 00:49:58	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14326593	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2024 00:50:03	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
14331656	Email/PDF: resurgentbknofications@resurgent.com	Mar 22 2024 00:50:18	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14326595	^ MEBN	Mar 22 2024 00:33:19	Prosper Marketplace, 221 Main St., Ste 300, San Francisco, CA 94105-1909
14354882	Email/Text: bnc-quantum@quantum3group.com	Mar 22 2024 00:40:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14326598	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2024 00:50:00	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
14326599	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2024 00:39:49	SYNCB/Sam's Club, PO Box 965005, Orlando, FL 32896-5005
14326600	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2024 00:50:22	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
14326597	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2024 00:50:02	Sunoco/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14326601	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Mar 22 2024 00:40:00	The Bank of Missouri, PO Box 4499, Beaverton, OR 97076-4499
14326602	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 22 2024 00:40:00	Toyota Motor Credit, 5005 N River Blvd., Cedar Rapids, IA 52411-6634
14343474	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 22 2024 00:40:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14355955	Email/Text: electronicbkydocs@nelnet.net		

District/off: 0313-4

User: admin

Page 3 of 4

Date Rcvd: Mar 21, 2024

Form ID: 138OBJ

Total Noticed: 48

		Mar 22 2024 00:40:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14361582	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 22 2024 00:38:25	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14785625	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 22 2024 00:49:57	Wells Fargo Bank, N.A. - Wells Fargo Education, Financial Services, PO Box 564300, Charlotte, NC 28256-4300

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14326582	*+	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14326589	*+	Lending Club Corp., 71 Stevenson St., Ste. 300, San Francisco, CA 94105-2985
14326591	##+	Milestone MAB&T, 216 W. 2nd St., Dixon, MO 65459-8048

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
JASON M. RAPA	on behalf of Debtor John Thomas Keenan jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com;reception@rapalegal.com
JEROME B. BLANK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION jblank@pincuslaw.com mmorris@pincuslaw.com
MARIO J. HANYON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mfarrington@kmlawgroup.com
ROBERT J. DAVIDOW	on behalf of Creditor FREEDOM MORTGAGE CORPORATION robert.davidow@phelanhallinan.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	

District/off: 0313-4

User: admin

Page 4 of 4

Date Rcvd: Mar 21, 2024

Form ID: 138OBJ

Total Noticed: 48

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

THOMAS SONG

on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

---

In Re: John Thomas Keenan

Debtor(s)

Case No: 19-13220-pmm

Chapter: 13

---

***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 3/21/24